

CLASSIFIED EMPLOYEE GROUP INSURANCE BENEFITS

Classified employees may be eligible for group benefits as determined by the board and required by law. The board will select the group benefit program(s) and the insurance company or third party administrator which will provide or administer the program.

In accordance with the Patient Protection and Affordable Care Act (ACA), the board will offer classified employees, who work an average of at least thirty (30) hours per week or one hundred thirty (130) hours per month, based on the measurement method adopted by the board, with minimum essential coverage that is both affordable and provides minimum value. The board will have the authority and right to change or eliminate group benefit programs, other than the group health plan, for its classified employees.

Classified employees who work an average of at least thirty (30) hours per week or one hundred thirty (130) hours per month, based on the measurement method adopted by the board, are eligible to participate in the group health plan. Classified employees who work 30 hours per week are eligible to participate in the health and major medical, and long-term disability group insurance plans. Qualified employees will be eligible for benefits beginning the first of the month following the first day of service. Employers should maintain documents regarding eligible employees' acceptance and rejection of coverage.

Variable-hour employees are employees normally scheduled to work less than 30 hours per week but work a variable shift with variable hours. If the variable-hour employee is deemed to have worked an average of 30 or more hours per week, participation in the Fairfield Community School group plan will be offered to the variable-hour employee at that employee's cost.

1. When an employer/employee relationship is severed, the length of continued benefits depends on several factors. Employees will be informed of their COBRA Rights under the Consolidated Omnibus Budget Reconciliation Act at that time.
2. If the employee resigns from his/her position mid-way through the school year, district paid health insurance will be discontinued at the end of the month following the last day of service. COBRA rights will become effective. (see #3 below)
3. If the employee works the full school year, district paid health insurance will continue through August 31st of that year. A full school year is defined as working at least one hundred twenty (120) consecutive school days or more.
4. If an employee is hired late into the year and leaves employment prior to the end of the year, district paid health insurance will be discontinued at the end of the month following the last day of service. COBRA rights will become effective.
5. If the employee is unable to perform his/her duties consider the flowchart:

The business office will administer such retirement plans, health and accident insurance, savings and annuity programs as the Board may authorize and the law may prescribe.

Legal Reference: Iowa Code §§ 20.9; 85; 85B; 279.12; 509; 509A; 509B (2013).
Internal Revenue Code § 4980H(c)(4); Treas. Reg. § 54.4980H-1(a)(21)(ii).
Shared Responsibility for Employers Regarding Health Coverage, 26 CFR Parts
1, 54 and 301, 78 Fed. Reg. 217, (Jan 2, 2013).
Shared Responsibility for Employers Regarding Health Coverage, 26 CFR Parts
1, 54 and 301, 79 Fed. Reg. 8543 (Feb. 12, 2014).

Cross Reference: 411.1 Classified Employee Defined

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